



Principles of Islamic Economics In the Management of Zakat Funds , Infaq And Alms (Study Case Lazismu Muhammadiyah Branch Leadership East Ilir Two Palembang)

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Abstract: This research aims to analyze the application of Sharia economic principles in the management of zakat, Infaq and Sadaqah funds (Case Study of LAZISMu Muhammadiyah Branch Leadership Ilir Timur Dua Palembang) and identify supporting and inhibiting factors. This research uses qualitative methods with data collection techniques through observation, interviews, and documentation. The results showed that until now there have been no zakat funds coming in, while infaq, sadaqah funds are more dominant with the main source from the community and Muhammadiyah school students. In its management, LAZISMu Muhammadiyah Ilir Timur Dua Branch Palembang applies the principles of justice in the distribution of funds, transparency and accountability through clear financial recording and reporting, and efficiency with economic empowerment plans which have not been fully implemented. Supporting factors are the existence of fixed funds from zakat, infaq and alms of students and internal financial support from Muhammadiyah. Obstacles, the main problems include the low participation of muzakki in distributing zakat, office operations that have not been optimized, and the lack of training for employees. Therefore, a strategy is needed to increase public awareness about zakat, optimize service office operations, and increase employee capacity to strengthen the role of LAZISMu Ilir Timur Dua Branch Palembang in managing funds more effectively.

Keywords: Accountability; Alms; LAZISMu; Transparency; Zakat.

INTRODUCTION

Inability ability Financial still a complex problem in society Indonesia which requires more handling special . The high level of poverty has an impact not Good on the welfare of society and hinder national development. The government continues to strive to reduce poverty rates through various programs and policies. On the other hand, zakat as one of the instruments of the Sharia economy has great potential in reducing poverty and is expected improve the welfare of society. In Sharia economic law , zakat and Infak functions as a mechanism for income redistribution and poverty alleviation. Therefore, the management of zakat funds and Infak which is effective and in accordance with the principles of Islamic economics becomes very important.

The principles of Sharia economics , which are derived from the Qur'an, As-Sunnah, and Ijma', are the basis for regulating economic activities. Justice is a main pillar in Islamic economics, which emphasizes the distribution of wealth and economic

resources evenly. In addition, transparency, efficiency, and *maslahah* (benefit) are also important principles that must be applied in the management of zakat funds. And *Infak*

Previous studies have extensively examined the management of zakat and *Infak* with a focus on its impact on community welfare, empowerment of MSMEs, *mustahik* criteria, and compliance with Sharia law. However, research that specifically examines the application of Sharia economic principles in the management of zakat funds And *infak* , especially at the level of zakat collection institutions (LAZ) such as LAZISMu Pimpinan Cabang Muhammadiyah Ilir Timur Dua Palembang, is still limited. This study aims to analyze how the principles of Sharia economics , namely justice, transparency, efficiency, and *maslahah*, are implemented in the management of zakat funds at LAZISMu Pimpinan Cabang Muhammadiyah Ilir Timur Dua Palembang. Through this study, it is expected to obtain a deeper understanding of zakat management practices that are in accordance with the principles of Sharia economics , as well as provide recommendations for increasing the effectiveness of zakat management and *Infak* in efforts to eradicate poverty and improve community welfare.

THEORETICAL BASIS

In Islamic teachings , activities to transact with other people, especially related ones with aspect economy , regulated by principles economy Sharia aims at For reach justice And welfare together . Principles This includes :

1. **Ownership Wealth (al- milkiyyah)** : Islam recognizes right ownership personal , but with limitation that treasure the must obtained through the halal way and No harm public .

As explained in the Qur'an:

تَجَرَّعَةً عَنْ تَرَاضٍ مِّنْكُمْ ۖ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا God willing يٰۤاَيُّهَا الَّذِيْنَ ءَامَنُوْا لَا تَأْكُلُوْا

Meaning: "O you who believe, do not consume each other's wealth in a false way, except by means of commerce that is carried out mutually between you. And do not kill yourselves; indeed Allah is Most Merciful towards you." (Qs An-nisa: 29)

Paragraph This confirm prohibition eat treasure fellow with invalid way .

2. **Management Ownership Wealth (tasharruf) fil milkiyah)** : Islam forbids practice trade that is not fair , like fraud , discrimination , and oppression . Every individual expected apply principle sharia in activity economy them . Besides that , Islam in general firm forbid usury , trade illicit goods , and gambling . Concept *halal pure* emphasize importance to obtain And manage treasure with the halal way and good . Ethical investment And productive Also recommended , while speculation Excessiveness (*gharar*) is prohibited .
3. **Distribution Treasure Wealth (tawzi'ul tsarwah bayna an- nas)** : Islam regulates mechanism distribution treasure through zakat, infaq , alms , and endowment For help the less fortunate capable And create justice social . Islam rejects accumulation wealth that is only mastered by a handful of people and forbid prac-

tice *hoarding* (hoarding).

With Thus , Islamic economics offers a better alternative fair And ethical , which is not only focus on profit material , but Also on welfare social And justice .

Research Methods

This study uses a qualitative approach with a case study method to understand the application of Islamic economic principles in the management of zakat funds at LAZISMu Pimpinan Cabang Muhammadiyah Ilir Timur Dua Palembang. Primary data were obtained through semi-structured interviews with LAZISMu employees, while secondary data were collected from annual reports, books, journal articles, and official websites. Data collection techniques include three-day observations, interviews with open-ended questions, and documentation of financial reports and SOPs. Data analysis was carried out through data reduction, data presentation in the form of descriptive narratives, and drawing conclusions based on themes relevant to Islamic economic theory .

Results And Discussion

1. Zakat Fund Management at LAZISMu Leader Branch Muhammadiyah East Ilir Two Palembang

Based on results observation And interviews conducted , found that until moment This Not yet There is incoming zakat funds to Your LAZIS Muhammadiyah Branch Leadership of East Ilir Dua Palembang. Available funds only originate from infaq , especially from funds donation student in scope of Muhammadiyah. Donation funds the collected from student through policy must donation moment list repeat every the year . Management funds This focused on giving help to students in need , with priority on child orphan orphan and the poor .

Collection funds donation This show effectiveness in support need education students , but on the other hand others , not yet existence zakat funds collected show lack of participation giver of zakat in distribute zakat through LAZISMu . This is reinforced by statement treasurer institution , which states that Not yet There is collection zakat fitrah fund and zakat mal. Conditions This to signify the need effort more carry on For increase awareness public about obligation of zakat and importance distribute zakat through Your LAZIS .

2. Principle Islamic Economics in Zakat Fund Management

a) Principle Justice

Although zakat funds not yet realized , LAZISMu still apply principle justice in distribution funds infaq . Help given to a real student need , based on results data collection And survey direct to background behind economy family . In distribution help , priority main given to the poor And child orphan orphans , according to with provision sharia explained in QS. At- Taubah verse 60 and QS. Al- Insan verse 8. Principle This Also confirm that distribution funds done in a way fair And trust as ordered in QS. An- Nisa verse 58.

b) Principle Transparency And Accountability

Management funds in LAZISMu done in a way transparent with recording And clear reporting . Every incoming funds And go out noted with good , and reported in a way weekly , monthly , and annual to office center . Besides that , system management funds via bank transfer ensure that No There is misappropriated funds . Principle This in accordance with Islamic teachings that emphasize importance recording transaction as mentioned in QS. Al-Baqarah verse 282.

c) Principle Efficiency And Sustainability

Your LAZIS own plan For develop empowerment programs economy , such as help For business micro , small , and medium (SMEs). However , when this is the program Not yet walk Because various obstacles , including limitations funds And source Power human . By Because that , is needed effort more continue to collect funds can used in a way more productive And sustainable for for recipient benefit .

3. Factor Supporters And Inhibitor in Zakat Fund Management

a) Factor Supporters

1. Source of Alms Funds from Student

One of factor main supporting sustainability operational Your LAZIS is existence funds donation from students in Muhammadiyah schools . This fund play a role as source funds still can utilized For help students who are lacking capable .

2. Support Organization And Internal Financial

Support from organization Muhammadiyah And good coordination between institutions related help guard stability finance Your LAZIS . With existence flow internal funds , institutions This can still operate although Not yet succeed interesting zakat funds from public in a way wide .

b) Factor Inhibitor

1. Lack of Interest Muzakki For Distributing Zakat

The low awareness And participation giver of zakat in distribute zakat through Your LAZIS become constraint main . This matter show the need more strategies effective in socialization And education about the importance of zakat and benefit distribution through institution official .

2. The Office That Doesn't Operational In general Maximum

Limitations in operational office LAZISMu , including facility And suboptimal service , also influence trust public to institution this . Repair in management And service expected can increase effectiveness institution in to collect And channeling zakat funds .

3. Lack of Training for Employee

Lack of training for manager Your LAZIS become constraint in professionalism And effectiveness management funds . Required training specifically so that the employee own better understanding Good about task And not quite

enough answer they , as well as capable manage zakat funds and donation in a way more efficient And in accordance with principle sharia .

Conclusion

This study found that the management of zakat funds at LAZISMu Pimpinan Cabang Muhammadiyah Ilir Timur Dua Palembang faces challenges in optimizing the collection and distribution of funds, despite efforts to implement the principles of Islamic economics . Therefore, it is recommended that LAZISMu improve management training, especially during leadership transitions, and conduct regular program evaluations. Optimizing the operation of service offices and expanding cooperation with other organizations are also important to increase visibility and effectiveness. Muzakki are expected to increase trust and enthusiasm in distributing zakat through LAZISMu. Further researchers are advised to focus on analyzing the effectiveness of the program and the factors that influence muzakki trust. The Islamic Economics Study Program, Faculty of Islamic Studies, Muhammadiyah University of Palembang is expected to improve information dissemination about LAZISMu through community service programs. By implementing these suggestions, it is hoped that LAZISMu can improve the quality of zakat fund management and provide greater benefits to the community.

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